

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christian Mackesy
Debtor

Case No. 24-01505-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 30, 2024

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2024:

Recip ID	Recipient Name and Address
db	Christian Mackesy, 212 Taft St Apt 3, Hanover Twp, PA 18706-4100
5624847	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5624850	UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815
5624849	Ufcw Federal Credit Un, P.o. Box 3780, Harrisburg, PA 17105

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5624826	+ Email/Text: mnapoletano@ars-llc.biz	Jul 30 2024 18:46:00	Ability Recovery Services LLC, Attn: Bankruptcy 284 Main St, Dupont, PA 18641-1960
5624827	Email/PDF: bncnotices@becket-lee.com	Jul 30 2024 18:47:32	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5624829	Email/Text: BKelectronicnotices@cenlar.com	Jul 30 2024 18:45:00	Cenlar, Attn: Centralized Bankruptcy 425 Phillip, Ewing, NH 08618
5626723	+ Email/Text: pasi_bankruptcy@chs.net	Jul 30 2024 18:45:00	COMMONWEALTH PHYSICIAN NETWORK LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
5624828	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2024 18:47:50	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5627358	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2024 18:47:33	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5624831	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2024 18:47:32	Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
5624832	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2024 18:47:41	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
5624833	Email/Text: mrdiscen@discover.com	Jul 30 2024 18:45:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5624837	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2024 18:47:31	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
5625862	Email/Text: mrdiscen@discover.com	Jul 30 2024 18:45:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5624834	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 30 2024 18:46:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5625585	+ Email/Text: pasi_bankruptcy@chs.net	Jul 30 2024 18:45:00	INTERMOUNTIAN MEDICAL GROUP INC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
5624835	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 30 2024 18:46:00	Internal Revenue Service, Centralized Insolvency

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Total Noticed: 37

			Operation, PO Box 7346, Philadelphia, PA 19101-7346
5624830	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2024 18:47:45	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
5630222	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 30 2024 18:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5625394	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2024 18:47:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5624836	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2024 18:47:57	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
5627634	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2024 18:47:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5624838	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 30 2024 18:46:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
5624839	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2024 18:45:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
5624840	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 30 2024 18:47:56	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
5624841	Email/Text: fesbank@attorneygeneral.gov	Jul 30 2024 18:46:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5624844	^ MEBN	Jul 30 2024 18:41:20	PPL Electric Utilities, Attn: Bankruptcy, 2 N 9th St, Allentown, PA 18101-1139
5625395	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2024 18:47:46	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5624842	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5626794	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5624843	^ MEBN	Jul 30 2024 18:42:02	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5631905	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2024 18:46:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL FUNDING LLC, PO Box 788, Kirkland, WA 98083-0788
5624845	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 30 2024 18:47:29	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5624846	Email/Text: bankruptcy@td.com	Jul 30 2024 18:46:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
5624848	^ MEBN	Jul 30 2024 18:41:46	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5630656	Email/Text: bkrcy@ugi.com	Jul 30 2024 18:46:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Mackesy, Christian

CHAPTER 13

CASE NO.

☒

ORIGINAL PLAN

☐

AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0

Number of Motions to Avoid Liens

0

Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 56,700.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/2024	06/2029	\$945.00	\$0.00	\$945.00	\$56,700.00
				Total Payments:	\$56,700.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☒) Debtor is over median income. Debtor estimates that a minimum of \$ 42,309.11 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00 .
(Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

 No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

 Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☒ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,575.00 already paid by the Debtor, the amount of \$ 3,725.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$4,855.22

- C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 06/14/2024

/s/ Michael A. Cibik
 Attorney for Debtor

/s/ Christian Mackesy
 Debtor

 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

